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**PIPER RUDNICK<sup>LLP</sup>**  
1200 NINETEENTH STREET, NW  
WASHINGTON, DC 20036-2412  
TELEPHONE: 202-861-3900  
FACSIMILE: 202-223-2085

DOCKET NO.: 4012-006-30

ASSISTANT COMMISSIONER FOR PATENTS  
PO BOX 1450  
ALEXANDRIA, VA 22313-1450

Re: Serial No.: 09/942,983  
Applicant(s): YURI GALPERIN, ET AL.  
Filing Date: AUGUST 30, 2001  
For: METHOD AND APPARATUS FOR DETERMINING A  
PREPAYMENT SCORE FOR AN INDIVIDUAL  
APPLICANT  
Group Art Unit: 3624  
Examiner: JEFFREY C. PWU

SIR:

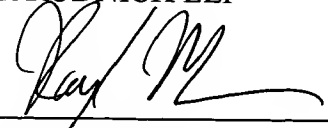
Attached hereto for filing are the following papers:

INFORMATION DISCLOSURE STATEMENT  
INTERNATIONAL SEARCH REPORT  
PTO FORM 1449  
CITED DOCUMENTS (3)

Our check in the amount of \$-0- is attached covering any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary extension of time to make the filing of the attached documents timely, please charge or credit the difference to Deposit Account No. 50-1442. Further, if these papers are not considered timely filed, then a request is hereby made under 37 C.F.R. 1.136 for the necessary extension of time. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

PIPER RUDNICK LLP

  
Jerold I. Schneider  
Attorney of Record  
Registration No.: 24,765

Raymond Millien  
Registration No.: 43,806

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FEB 18 2004

**GROUP 3600**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION: Yuri GALPERIN, et al.

GROUP ART UNIT: 3624

SERIAL NUMBER: 09/942,983

EXAMINER: Jeffrey C. PWU

FILED: August 30, 2001

FOR: METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. 1.97

Assistant Commissioner for Patents  
PO BOX 1450  
ALEXANDRIA, VA 22313-1450

Sir:

Applicant(s) wish(es) to disclose the following information.

REFERENCES

- Applicant(s) wish(es) to make of record the documents listed on the attached International Search Report and Form PTO-1449. Copies of the listed documents are attached, where required, as are either statements of relevancy or any readily available full or partial English translations of any non-English-language documents.

RELATED CASES

- Attached is a list of Applicant's(s') pending applications and issued patents which may be related to the present application. Copies of the documents, where required, are attached along with Form PTO-1449.

CERTIFICATION

The undersigned certifies that

- each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign or international patent office in a counterpart foreign or international application for the first time (to the knowledge of the undersigned, having made reasonable inquiry) not more than three months prior to the filing of this statement.
- no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign or international patent office in a counterpart foreign or international application or, to the knowledge of the undersigned, having made reasonable inquiry, was known to any individual designated in 37 C.F.R. 1.56(c) more than three months prior to the filing of this statement.

BASIS FOR CONSIDERATION

This Information Disclosure Statement is filed:

- without fee and within three months of the filing date of the application.
- without fee and within three months of the date of entry of the U.S. national stage.
- without fee and before the mailing date of a first Office Action on the merits (to the knowledge of the undersigned).
- without fee and with the appropriate certification above.
- without fee and with a new CPA application.
- without fee and with a Request for Continued Examination.
- with fee and before the mailing date of any of a Final Office Action, Notice of Allowance or an action that otherwise closes prosecution (to the knowledge of the undersigned).
- with fee, appropriate certification above, and before payment of the Issue Fee.

DEPOSIT ACCOUNT

- Please charge any additional fees for the papers being filed herewith and for which no check is enclosed herewith, or credit any overpayment to Deposit Account No. 50-1442.

Respectfully submitted,

PIPER RUDNICK LLP

Jerold I. Schneider  
Attorney of Record

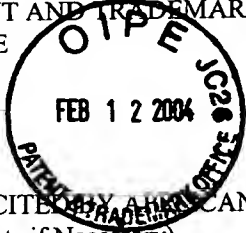
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GROUP 3600

Form PTO 1449

(Modified)

U.S. DEPARTMENT OF  
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PATENT AND TRADEMARK  
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(Use Several Sheets if Necessary)

DOCKET NO.

4012-006-30

SERIAL NO.

09/942,983

APPLICANT

Yuri GALPERIN, et al.

FILING DATE

August 30, 2001

GROUP ART UNIT

3624

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROPRIATE
	AR	5,699,527	12/16/97	Davidson			
	AR	5,870,721	2/9/99	Norris			
	AC	5,940,812	8/17/99	Tengel, et al.			
	AD						
	AE						
	AF						
	AC						
	AH						
	AI						
	AJ						

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION YES NO	
	AK					
	AF					
	AM					
	AN					
	AO					

## OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

	AP		<b>RECEIVED</b>
	AO		<b>FEB 18 2004</b>
	AR		<b>GROUP 3600</b>
	AS		

EXAMINER

DATE CONSIDERED

\*EXAMINER: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.